

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

In Re: **Angela J. Ryan** : Bankruptcy No. **15-10973**
 :
Debtor :
 :
Movant : Chapter **13**
 :
 : Related to Document No.
v. :
 :
 :
No Respondent :
 :

AMENDMENT COVER SHEET

Amendment(s) to the following petition, list(s), schedule(s) or statement(s) are transmitted herewith:

 Voluntary Petition -

 Official Form 6 Schedules The valuation of the Debtor's Real Property has been changed which also changes the amount of the Debtor's exemption.

 Summary of Schedules

 x Schedule A - Real Property

 Schedule B - Personal Property

 x Schedule C - Property Claimed as Exempt

 Schedule D - Creditors holding Secured Claims

Check one:

 Creditor(s) added

 NO Creditor(s) added

 Creditor(s) deleted

 Schedule E - Creditors Holding Unsecured Priority Claims

Check one:

 Creditor(s) added

 NO Creditor(s) added

 Creditor(s) deleted

 Schedule F - Creditors Holding Unsecured Nonpriority Claims

Check one:

 Creditor(s) added

 NO Creditor(s) added

 Creditor(s) deleted

 Schedule G - Executory Contracts and Unexpired Leases

Check one:

 Creditor(s) added

 NO Creditor(s) added

 Creditor(s) deleted

 Schedule H - Codebtors

 Schedule I - Current Income of Individual Debtor(s)

 Schedule J - Current Expenditures of Individual Debtor(s)

 Statement of Financial Affairs

 Chapter 7 Individual Debtor's Statement of Intention

 Chapter 11 List of Equity Security Holders

 Chapter 11 List of Creditors Holding 20 Largest Unsecured Claims

 Disclosure of Compensation of Attorney for Debtor

 Other: _____

NOTICE OF AMENDMENT(S) TO AFFECTED PARTIES

Pursuant to Fed.R.Bankr.P. 1009(a) and Local Rule 1009-1, I certify that notice of the filing of the amendment(s) checked above has been given this date to the U.S. Trustee, the trustee in this case, and to entities affected by the amendment as follows:

Date **May 22, 2018**

/s/ John R. Lhota

Attorney for Debtor(s) [or *pro se* Debtor(s)]

John R. Lhota 22492

(Typed Name)

**110 N Second Street
Clearfield, PA 16830**

(Address)

814-765-9611

(Phone No.)

22492

List Bar I.D. and State of Admission

Note: An amended matrix of creditors added by the amendment must be submitted on disk with the amendment. Attorneys filing electronically on the Case Management/Electronic Case Filing System may add creditors to the case electronically.

In re **Angela J. Ryan**Case No. **15-10973**

Debtor(s)

AMENDED SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "none" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband Wife Joint or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
This property is Debtor's residence at 1617 Two Mile Road, Port Allegany, PA 16743. Valuation at the time this case was filed, \$120,000.00, was based upon a 2011 appraisal of \$127,000.00 and the arms length purchase price of the property in 2004, \$108,000.00. Subsequent to the filing of this case, Debtor's employer transferred her to State College, PA so she had to sell her residence. The best price she was able to obtain was \$110,000.00. This sale was approved by the Court under an Order dated May 2, 2018 filed in this case at Document No. 87.	Fee simple	-	\$110,000.00	\$100,447.39
Total:			\$110,000.00	

(Report also on Summary of Schedules)

B6C (Official Form 6C) (04/13)

In re **Angela J. Ryan**Case No. **15-10973**

Debtor(s)

AMENDED SCHEDULE C - PROPERTY CLAIMED AS EXEMPTDebtor claims the exemptions to which debtor is entitled under:
(Check one box)☐ Check if debtor claims a homestead exemption that exceeds \$155,675.*☒ 11 U.S.C. §522(b)(2)☐ 11 U.S.C. §522(b)(3)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
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Real Property

This property is Debtor's residence at 1617 Two Mile Road, Port Allegany, PA 16743. Valuation at the time this case was filed, \$120,000.00, was based upon a 2011 appraisal of \$127,000.00 and the arms length purchase price of the property in 2004, \$108,00

11 U.S.C. § 522(d)(1)

9,552.61

110,000.00

Cash on Hand

Cash on hand in debtor's possession

11 U.S.C. § 522(d)(5)

20.00

20.00

Checking, Savings, or Other Financial Accounts, Certificates of Deposit

Debtor's checking/savings account at First National Bank of Port Allegheny

11 U.S.C. § 522(d)(5)

700.00

700.00

Household Goods and Furnishings

Furniture and appliances in Debtor's possession

11 U.S.C. § 522(d)(3)

1,000.00

1,000.00

Wearing Apparel

Clothing in Debtor's possession

11 U.S.C. § 522(d)(3)

300.00

300.00

Interests in IRA, ERISA, Keogh, or Other Pension or Profit Sharing Plans

Debtor's interest in a 403B plan established in connection with her employment at Cole Memorial Hospital

11 U.S.C. § 522(d)(12)

1,000.00

1,000.00

Total:

12,572.61

113,020.00

*Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Schedule of Property Claimed as Exempt consists of 1 total page(s)